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business extending through a generation, my losses from dishonesty were less than one-sixteenth of one per cent. upon the amount of the operations.

There is a great temptation for me to enlarge upon the manner in which commerce weaves together upon the warp of intelligent self-interest the various nations of the earth. You have in your mind the steamship and the sailing vessel breasting the waves of the ocean, and the railroad train dashing across the continent, but you do not remember the caravan in the desert going from oasis to oasis, or the llama train winding down the mountain trail to the seaport; yet all are shuttles binding and weaving the fabric of brotherhood.

In comparison with this advance towards brotherhood and a better understanding of one another on the part of the people of various nations, the progress made in that direction by organized governments has been slow and halting. The unwritten laws evolved by mutual necessities have proved to be more helpful than treaties and statutes. Government can never rise above the medium level of public morality. Commerce rises to the highest level and holds its votaries there.

Government does not willingly yield anything; it holds fast every prerogative; it is jealous of yielding up any of its privileges. If a new prerogative is granted by the people on the spur of necessity, it is never cancelled when that necessity has ceased to exist. For that reason I have always looked with disfavor upon those things that made it necessary to temporarily clothe government with greater powers.

Whatever is accomplished in the way of the triumph of arbitration will be reached, not by the involuntary acts of governments, but by the people forcing them to adopt the measures. We shall find that whatever agreement may be reached by the commission at The Hague will meet with more or less resistance from the organized governments when ratification is attempted. We must be prepared to bring pressure upon our legislators that they do not stand in the way of such approval. An association like ours, which has for years been considering the question in all of its bearings, can be of immense assistance in accomplishing proper results.

From what I have said you will understand that I believe strongly in the influence of commerce in knitting the peoples of the world together, and I believe no less strongly in the influence of Christianity. We must not underrate or give a second place to the benefits and the influence of the blessed religion which is to-day discredited by so many. Let us hold fast to our faith in that, while we use also all minor agencies, and we can look forward confidently to the time when the Lord shall make of all nations one people.

New Books.

BETTER-WORLD PHILOSOPHY. By J. Howard Moore. Chicago: The Ward Waugh Co. Cloth, 275 pages.

This stimulating and suggestive book is a strong, manly plea against the prevailing egotism of the world and the social inheritances and environments which propagate and strengthen it. The titles of the chapters are: The Problem of Industry, Blunders, The Social Problem, Egoism and Altruism, The Preponderance of Egoism,

The Social Ideal, Derivation of the Natures of Living Beings, Race Culture, Individual Culture. All these subjects are treated in an incisive and forceful way, the author going straight at the roots. Under Industry, he argues that coöperation is to prevail, because ends may thus be more easily reached. The problem of social life is the problem of the relation of each individual to the rest of the universe. The author argues that the principle of natural selection has established relations among living beings which are irrational and barbarous. The moral progress thus far made has been made in spite of and in opposition to this principle. The great task of reforming and regenerating humanity consists in the elimination of those tendencies implanted in the natures of living beings by the struggle and survival principle. The principles of egoism and altruism are discussed with a fine insight, and in a way free from the ordinary dullnesses and commonplaces of the subject. The author is at his best in the two chapters on Race Culture and Individual Culture. Of the many striking passages found in the book, here is one from the chapter on Individual Culture: "Egoism must be recognized, and recognized as the most formidable fact in human nature. It must be discouraged at all hazards; even, if necessary, at the expense of intelligence. It must be combated from the moment a child is capable of impressions. The young should be *drilled* and *disciplined* in social elegance, and with the same valiancy and science as are employed in the development of the intellect. Altruism should be inculcated from the cradle, and savagery should be denounced. Maxims and precepts, proclaiming the equal preciousness of all, should be assiduously dinned into the consciousness. The young should be convinced beyond all chance of deterioration that the only laudable thing in the world is the causing of happiness, and that happiness in others is just as precious and valuable as it is in themselves. . . . Every child, and not only every child, but every intelligence, should avoid the sin of struggle—I mean of struggle *against others*. The only legitimate adversary is the inanimate—*never a living soul*. Instead of struggle against others, children should be taught helpfulness, struggle *for* others, sympathy instead of subjugation. It is an injury for a child ever to participate in any game of contest. It fires the very instinct it is the duty of culture to curb. Childhood pastimes should be scrupulously those which afford divertisement without degradation: dumb-bells, see-saw, sailing, stilts, kites, tree-planting, strolling, exploring, sleighing, swimming, swinging, outing, and the like. Or, better than pastimes which do not stimulate egoism, are those which actuate altruism. The coöperative construction of a mimic dam or domicile is better than bicycling, in so far as character culture is concerned, because in the one there is actual cultivation of helpfulness, while the other contains only the negative virtue of neglecting the cultivation of egoism."

THE EMPIRE OF THE SOUTH; ITS RESOURCES, INDUSTRIES AND RESORTS. Published by the Southern Railway Co., Washington, D. C. A beautifully illustrated book of nearly 200 pages, bound in heavy paper, giving in a collected form much information about all parts of the South, which cannot ordinarily be found, or found only at the cost of much expenditure of time.